

09495898_LIST1.txt

09495898

PLUS Search Results for S/N 09495898 Searched Dec 12, 2006.

The Patent Linguistic Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to present. PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

20030212601

6367516

6390151

20010056401

20020052842

20020077993

20040098350

20040107170

20050027543

20050187882

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6748367

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20020096565

20060122862

6163771

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6807532

6941285

09495898_CLSTITLES1.txt

Titles of most frequently occurring classifications of patents returned
from a search of 09495898 on Dec 12 , 2006

10 705/26 (8 OR, 2 XR)

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/26 ..Electronic shopping (e.g., remote ordering)

7 705/64 (3 OR, 4 XR)

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/50 .BUSINESS PROCESSING USING CRYPTOGRAPHY
705/64 ..Secure transaction (e.g., EFT/POS)

5 705/39 (2 OR, 3 XR)

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction

5 705/41 (3 OR, 2 XR)

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/41Having programming of a portable memory device (e.g., IC
card, "electronic purse")

4 705/40 (3 OR, 1 XR)

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/40Bill distribution or payment

4 705/1 (3 OR, 1 XR)

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT

4 235/379 (2 OR, 2 XR)

Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS
235/379 ..Banking systems

4 235/380 (0 OR, 4 XR)

Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS
235/380 ..Credit or identification card systems

3 235/375 (0 OR, 3 XR)

Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS

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3 705/44 (1 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/44Requiring authorization or authentication

3 705/53 (0 OR, 3 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/50 .BUSINESS PROCESSING USING CRYPTOGRAPHY
705/51 ..Usage protection of distributed data files
705/52 ...Usage or charge determination
705/53Including third party for collecting or distributing
payment (e.g., clearinghouse)

2 705/17 (1 OR, 1 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/16 ..Including point of sale terminal or electronic cash
register
705/17 ...Having interface for record bearing medium or carrier for
electronic funds transfer or payment credit

2 141/231 (1 OR, 1 XR)
Class 141 FLUENT MATERIAL HANDLING, WITH RECEIVER OR RECEIVER COACTING
MEANS
141/231 .PORTABLE SYSTEMS OR TRACK MOUNTED SUPPLY MEANS

2 141/94 (0 OR, 2 XR)
Class 141 FLUENT MATERIAL HANDLING, WITH RECEIVER OR RECEIVER COACTING
MEANS
141/94 .WITH SIGNAL, INDICATOR, RECORDER, INSPECTION MEANS OR
EXHIBITOR

2 141/98 (0 OR, 2 XR)
Class 141 FLUENT MATERIAL HANDLING, WITH RECEIVER OR RECEIVER COACTING
MEANS
141/98 .COMBINED

2 705/413 (0 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/400 .FOR COST/PRICE
705/413 ..Fluid

2 705/42 (1 OR, 1 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/42Remote banking (e.g., home banking)

2 705/78 (0 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION

09495898_CLSTITLES1.txt

system 705/50 .BUSINESS PROCESSING USING CRYPTOGRAPHY
 705/64 ..Secure transaction (e.g., EFT/POS)
 705/77 ...Including remote charge determination or related payment
 705/78 Including third party

2 705/67 (2 OR, 0 XR)
OR COST/PRICE DETERMINATION Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
 705/50 .BUSINESS PROCESSING USING CRYPTOGRAPHY
 705/64 ..Secure transaction (e.g., EFT/POS)
 705/65 ...Including intelligent token (e.g., electronic purse)
 705/67 Including authentication

2 235/383 (2 OR, 0 XR)
Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS
235/383 ..Mechanized store

2 705/35 (1 OR, 1 XR)
OR COST/PRICE DETERMINATION Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
MANAGEMENT ARRANGEMENT 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
 705/35 ..Finance (e.g., banking, investment or credit)

2 705/57 (1 OR, 1 XR)
OR COST/PRICE DETERMINATION Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
 705/50 .BUSINESS PROCESSING USING CRYPTOGRAPHY
 705/51 ..Usage protection of distributed data files
 705/57 ...Copy protection or prevention

2 705/14 (0 OR, 2 XR)
OR COST/PRICE DETERMINATION Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
MANAGEMENT ARRANGEMENT 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
 705/14 ..Distribution or redemption of coupon, or incentive or
promotion program

2 705/80 (1 OR, 1 XR)
OR COST/PRICE DETERMINATION Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
 705/80 .ELECTRONIC NEGOTIATION

09495898_WEST1.txt
(20030212601 6367516 6390151 20010056401 20020052842 20020077993 20040098350
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6427140 20020096565 20060122862 6163771 5838773 5996076 6282522 6615183 6807532
6941285).pn.

09495898_QUAL1.txt

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6381584	63
6389402	63
6427140	63
20020096565	63
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5838773	63
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6282522	63
6615183	63
6807532	63
6941285	63

09495898_EAST1.txt

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5991738
20050119978
20030097444
6206283
6748367
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7127427
20020065774
20020107791
20030055785
20030126076
20030154139
20030229590
20060080111
20060273163
6332133
6394341
6725303
20020107755
20020147913
20020186845
20060105742
20020016754
5963917
6122743
6253193
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6381584
6389402
6427140
20020096565
20060122862
6163771
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6282522
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6941285
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09495898_CLS1.txt

**Most frequently occurring classifications of patents returned
from a search of 09495898 on Dec 12 , 2006**

Original Classifications

8	705/26
3	705/40
3	705/64
3	705/1
3	705/41
2	705/39
2	705/67
2	235/379
2	235/383

Cross-Reference Classifications

4	705/64
4	235/380
3	705/39
3	235/375
3	705/53
2	141/94
2	141/98
2	705/413
2	705/26
2	705/78
2	235/379
2	705/44
2	705/41
2	705/14

Combined Classifications

10	705/26
7	705/64
5	705/39
5	705/41
4	705/40
4	705/1
4	235/379
4	235/380
3	235/375
3	705/44
3	705/53
2	705/17
2	141/231
2	141/94
2	141/98
2	705/413
2	705/42
2	705/78
2	705/67
2	235/383
2	705/35
2	705/57
2	705/14
2	705/80

09495898_WDS1.txt

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abstract 1
accept 1
access 2
accommodate 2
accommodates 1
accompanying 1
accordance 2
account 1
accumulated 1
ach 1
acquir 1
acquirers 1
acquires 2
acquiring 6
acterized 1
acting 1
action 2
actions 1
activate 2
activating 1
adaptability 1
added 3
addition 1
advantage 2
advertising 2
advising 1
after 1
agreed 1
agreement 1
ake 1
all 1
allows 1
almost 1
alone 1
along 2
also 5
although 2
american 1
ameritech 1
amount 5
and 57
any 13
appended 1
approval 1
architec 1
architecture 4
ardis 1
are 12
area 1
arge 1
arrangement 1
art 5
arties 1
assignee 1
association 1
assuming 1
atforne 1
atm 3
attended 1
attorneoocket 1
attributes 2
attrition 2

09495898_WDS1.txt

authoriza 1
authorized 3
automated 1
back 1
background 1
bam 1
bandwidth 1
bank 10
banks 3
base 1
based 5
batch 2
beating 1
because 2
become 2
been 4
behalf 3
bellsouth 1
benefits 2
block 4
brief 1
briefly 1
browser 2
businesses 2
bypassing 1
cab 1
cal 1
call 1
can 3
cap 1
capabilities 2
capability 1
capable 1
capture 1
captured 1
card 15
carder 4
cards 3
case 1
cases 1
cash 1
cdpd 5
cellular 1
center 5
change 1
chant 1
char 1
characteristics 3
charges 3
check 1
checking 1
cient 1
cite 1
clearing 1
clien 1
client 3
collectively 1
com 3
commerce 26
communicate 3
communication 1
communications 2
compared 2

09495898_WDS1.txt

complete 3
compliant 2
conces 1
conjunction 1
connected 4
connection 4
connects 1
consumer 1
contact 2
contactless 1
continue 1
contracted 1
convenience 2
conventional 1
cover 3
conversion 2
corn 1
costs 4
cream 1
credit 7
credited 1
credits 3
cumbersome 1
currently 1
customer 2
customers 1
customizable 1
customized 2
dards 2
data 16
days 1
deacti 2
deactivating 1
debited 1
debits 1
defining 2
delays 1
delivery 2
demand 3
described 1
description 3
desired 4
destination 1
detailed 1
determined 2
development 1
device 1
diagnostics 2
diagram 5
dial 1
different 2
digital 1
direction 1
disadvantages 1
disclosure 1
discover 1
display 1
distinguished 1
distributed 19
does 1
drawing 3
during 1
easy 1

09495898_WDS1.txt

effectively 2
efficiency 4
efficient 1
efficiently 2
element 1
embodiment 2
embodiments 1
enable 1
enabler 1
enabling 3
end 2
engage 3
ensure 1
entails 1
enter 1
equipment 2
equipped 1
estab 1
establish 1
established 1
etc 10
evidence 1
example 5
examples 2
except 1
exemplified 1
existing 1
expected 2
express 1
familiar 1
fast 1
faster 1
faulty 1
feature 3
federal 1
fees 1
field 1
figure 12
file 1
financial 2
firmware 1
fixed 2
flagging 1
flexibility 1
flexible 1
following 1
follows 1
for 20
format 3
forwarded 2
frame 3
frequency 2
from 6
front 2
function 1
further 1
furthermore 2
gate 1
genera 1
generally 4
generated 1
goods 3
greater 4

09495898_WDS1.txt

gte 1
hamper 1
handle 1
hard 2
has 6
have 2
having 1
healthcare 1
hence 2
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high 2
highly 1
historicalexample 1
hoc 1
house 1
however 2
human 1
iate 1
idcket 1
identified 1
illustrating 1
impediments 1
important 2
importantly 1
include 2
includes 1
incorporate 2
industry 1
ineffi 1
information 4
infra 2
infrastructure 4
ing 1
instances 1
intellect 1
intelligence 1
intensive 1
interface 1
interme 1
intermediate 8
internet 1
intervals 1
inthe 1
into 3
introduced 1
invention 10
invest 2
investment 1
involvement 1
involves 2
ion 1
issuer 1
issuers 1
issuing 3
its 1
keeping 1
keycorp 1
kiosks 1
known 3
labor 1
laborious 1
land 2
large 2

09495898_WDS1.txt

largely 1
lead 1
least 1
less 3
letter 1
like 4
limousine 1
line 3
linked 1
linking 2
links 1
lipman 1
lished 1
lower 4
loyalty 2
mail 2
makes 4
making 2
malfunctioning 1
manage 3
management 1
many 2
market 1
massive 2
mastercard 2
may 17
mdbs 1
mdis 2
mechanism 1
medi 1
medium 2
meet 1
mer 1
merce 4
merchant 12
merchants 2
merchar 1
message 1
mobile 7
modem 1
modemnthat 1
money 1
monthly 1
moreover 1
most 4
much 1
multiple 1
multiply 1
must 2
myriad 1
nce 1
near 2
need 1
needed 1
needs 1
nepstm 1
net 1
network 18
networks 3
neutral 2
new 3
non 2
not 4

09495898_WDS1.txt

now 1
obsolete 1
obtain 2
occur 1
offer 2
offered 1
one 2
only 1
open 2
opposed 1
options 1
order 2
ordered 2
orization 1
other 4
ous 1
over 2
packet 2
page 14
paid 2
paper 2
part 3
particular 1
parties 2
past 1
patent 7
patient 1
patrolmen 1
pay 1
paying 2
payment 2
peaking 1
perform 2
perhaps 1
person 1
personnel 1
phone 1
phoning 1
physical 1
pizza 1
place 1
plumbing 2
point 3
popular 1
ported 1
pos 3
possible 5
possibly 1
preferably 1
preferred 1
present 8
presently 1
prevention 2
prior 3
pro 1
problematic 1
process 4
processed 2
processes 2
processing 18
processor 15
processors 3
produce 1

09495898_WDS1.txt

producing 1
program 1
programs 2
proliferation 2
protocol 2
provide 2
provided 2
providers 1
provides 2
provisioning 1
pseudo 2
pstn 2
public 1
purchase 1
purposes 1
quick 1
radio 1
rapid 1
rapidly 1
read 1
readily 1
reading 1
real 4
receives 3
receiving 1
recently 1
record 2
refer 1
referring 2
regions 1
relates 1
relatively 1
relay 3
reliable 2
remains 1
replaced 1
replacingthe 1
reported 1
reporting 6
representing 1
reprogrammed 1
required 2
requiring 1
res 1
reserve 1
response 1
retrofitted 1
returned 1
rovisioning 1
running 1
sale 2
saleand 1
same 1
satisfaction 3
scalability 2
scalable 2
scale 1
scheduled 1
screen 1
scription 1
security 1
sending 1
sends 1

09495898_WDS1.txt

sent 2
ser 2
server 14
servers 4
service 7
services 12
settlement 4
should 2
showing 1
shown 2
since 1
sion 2
sions 1
smart 2
soft 2
software 2
some 1
speaking 1
speed 2
stadium 1
stan 1
stand 1
stari 1
state 1
station 1
stations 1
steps 1
structure 2
sub 1
submission 2
submitted 1
substantial 1
successful 1
successfully 2
such 6
suffers 1
suitable 2
summary 1
sup 1
supported 1
supports 1
switched 2
switches 1
sys 1
system 16
systems 3
take 1
takes 3
taurants 1
taxi 1
technologies 4
tele 1
tem 1
tender 1
terminal 24
terminals 12
terms 1
than 1
that 12
the 139
their 2
themselves 1
then 4

09495898_WDS1.txt

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things 1
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through 6
time 6
times 1
tion 1
tions 1
today 1
tofigure 1
together 1
tools 2
traffic 1
trans 1
transac 1
transaction 58
transactions 5
translation 1
transport 3
tranz 1
trivial 1
ture 1
tures 1
turn 2
type 2
types 3
typically 3
ubiq 1
ubiquitous 1
underlying 1
understood 1
unit 1
universally 1
use 6
used 8
user 3
using 6
usually 2
value 3
vari 1
various 9
vate 2
vendor 5
via 6
vice 1
vices 1
vided 1
visa 2
way 3
web 8
weeks 1
well 2
weps 6
what 4
whereas 2
which 4
whose 2
will 2
willing 1
wire 1
wired 2
wireless 26
wirelessly 1

09495898_WDS1.txt

with 13
work 1
write 1

09495898_CLS1.txt

Most frequently occurring classifications of patents returned
from a search of 09495898 on Dec 12 , 2006

Original Classifications

8	705/26
3	705/40
3	705/64
3	705/1
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2	705/39
2	705/67
2	235/379
2	235/383

Cross-Reference Classifications

4	705/64
4	235/380
3	705/39
3	235/375
3	705/53
2	141/94
2	141/98
2	705/413
2	705/26
2	705/78
2	235/379
2	705/44
2	705/41
2	705/14

Combined Classifications

10	705/26
7	705/64
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5	705/41
4	705/40
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4	235/379
4	235/380
3	235/375
3	705/44
3	705/53
2	705/17
2	141/231
2	141/94
2	141/98
2	705/413
2	705/42
2	705/78
2	705/67
2	235/383
2	705/35
2	705/57
2	705/14
2	705/80

C1



European Patent
Office

**SUPPLEMENTARY
EUROPEAN SEARCH REPORT**

Application Number

EP 00 98 2148

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (IPC)
X	US 5 696 909 A (WALLNER ET AL) 9 December 1997 (1997-12-09) * column 1, line 1 - line 14 * * column 2, line 8 - column 10, line 30 * * figures 3,4 *	1-26	G07F19/00 G07F7/08
X	US 5 387 784 A (SARRADIN ET AL) 7 February 1995 (1995-02-07) * figure 1 * * column 2 - column 4 *	1-26	
			TECHNICAL FIELDS SEARCHED (IPC)
			G07F
3	The supplementary search report has been based on the last set of claims valid and available at the start of the search.		
EPO FORM 1501/02 (P4004)	Place of search	Date of completion of the search	Examiner
	Munich	20 January 2006	Heselius, P
CATEGORY OF CITED DOCUMENTS		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	
X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document			

**ANNEX TO THE EUROPEAN SEARCH REPORT
ON EUROPEAN PATENT APPLICATION NO.**

EP 00 98 2148

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report.
The members are as contained in the European Patent Office EPO file on
The European Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

20-01-2006

Patent document cited in search report	Publication date		Patent family member(s)	Publication date
US 5696909	A	09-12-1997	AT 217433 T AU 684417 B2 AU 4862496 A BR 9606934 A CA 2210535 A1 CN 1169786 A CZ 9702231 A3 DE 69621120 D1 DE 69621120 T2 EP 0809836 A2 HU 9801421 A2 JP 2968047 B2 JP 10503308 T KR 266951 B1 NO 973437 A NZ 302548 A PH 31351 A PL 321750 A1 RU 2134901 C1 TR 9700698 T1 WO 9623284 A2 ZA 9600632 A	15-05-2002 11-12-1997 14-08-1996 11-11-1997 01-08-1996 07-01-1998 14-01-1998 13-06-2002 05-09-2002 03-12-1997 28-10-1998 25-10-1999 24-03-1998 15-09-2000 29-09-1997 24-10-1997 17-07-1998 22-12-1997 20-08-1999 21-02-1998 01-08-1996 01-09-1996
US 5387784	A	07-02-1995	NONE	

C1



P.B.5818 - Patentlaan 2
2280 HV Rijswijk (ZH)
T (070) 3 40 20 40
FAX (070) 3 40 30 16

Europäisches
Patentamt

Generaldirektion 1

European
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COMMUNICATION

The European Patent Office herewith transmits as an enclosure the supplementary European search report under Article 157(2)(a) EPC for the above-mentioned European patent application.

If applicable, copies of the documents cited in the European search report are attached.

- Additional set(s) of copies of the documents cited in the European search report is (are) enclosed as well.

Refund of the search fee

If applicable under Article 10 Rules relating to fees, a separate communication from the Receiving Section on the refund of the search fee will be sent later.



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